

Information to identify the case:

Debtor 1	<u>Karen M. McDonald</u>	Social Security number or ITIN	xxx-xx-5804
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-19527-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen M. McDonald

12/11/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Karen M. McDonald
DebtorCase No. 14-19527-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db
514779698 +Karen M. McDonald, 2717 Mimosa Court, Mays Landing, NJ 08330-2463
514779699 Atlantic Emergency Associates, PO Box 120153, Grand Rapids, MI 49528-0103
514779704 Atlantic Gastro - Surgicenter, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884
+CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 W 12 Mile Road, Southfield, MI 48034-1846)
514779703 Capital One National Assoc, PO Box 25030, Richmond, VA 23260-6030
514779705 +Dr Keith Strenger, 110 Harbor Lane, Somers Point, NJ 08244-2470
514779706 Fingerhut/Webbank, 6520 Ridgewood Rd, Saint Cloud, MN 56303-0820
514779708 HSBC/SCUSA, PO Box 961245, Fort Worth, TX 76161-0244
517951857 +Jefferson Capital Systems, LLC - Formally, 16 McLeland Rd., St. Cloud, MN 56303-2198
517951858 +Jefferson Capital Systems, LLC - Formally, 16 McLeland Rd., St. Cloud, MN 56303-2198
Jefferson Capital Systems, LLC - Formally, 16 McLeland Rd., St. Cloud, MN 56303-2198
514861165 +Massey's, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
514779710 New Jersey Housing and Mortgage Finance, 637 South Clinton Avenue, PO Box 18550, Trenton, NJ 08650-2085
514779712 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450
(address filed with court: Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204)
514779711 +Patient Financial Services, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
514779713 Reliance Medical Group, 22 North Franklin Avenue, 2nd Floor, Pleasantville, NJ 08232-2547
514779715 +Rickart Collection Systems Inc, 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
514779717 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695)
514861194 +Stoneberry, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
515044131 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 11 2019 23:28:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 11 2019 23:28:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514779700 +E-mail/Text: nicole.watts@atlanticare.org Dec 11 2019 23:24:33 AtlanticCare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
514779701 +E-mail/Text: jgardner@bacharach.org Dec 11 2019 23:29:32 Bacharach Institute for Rehabilitation, 61 West Jim Leeds Road, Pomona, NJ 08240-9102
514779702 EDI: CAPITALONE.COM Dec 12 2019 03:58:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
514967846 EDI: CAPITALONE.COM Dec 12 2019 03:58:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
514779707 +EDI: CBS7AVE Dec 12 2019 03:58:00 Ginny's Inc, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
514779709 EDI: IRS.COM Dec 12 2019 03:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515043338 EDI: PRA.COM Dec 12 2019 03:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
514779714 +EDI: RMCB.COM Dec 12 2019 03:58:00 Retrieval Masters Credit Bureau Inc, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
514779716 +EDI: CBS7AVE Dec 12 2019 03:58:00 Seventh Avenue, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
514896428 +EDI: BLUESTEM Dec 12 2019 03:58:00 Webbank-Fingerhut, 6250 Ridgewood Rd, St. Cloud, MN 56303-0820
516995361 EDI: WFFC.COM Dec 12 2019 03:58:00 Wells Fargo Bank NA, Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
515652360 +EDI: WFFC.COM Dec 12 2019 03:58:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514779718 +EDI: WFFC.COM Dec 12 2019 03:58:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

trfee* +Jefferson Capital Systems LLC -Formally, 16 McLeland Rd., St. Cloud, MN 56303-2198
cr* +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
cr* +Stoneberry, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Dec 11, 2019

514779719 ##Zucker Goldberg & Ackerman, 200 Sheffield St, Suite 301, PO Box 1024,
Mountainside, NJ 07092-0024

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 11, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Chad M. Sherwood on behalf of Debtor Karen M. McDonald chad@sherwoodlegal.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

TOTAL: 8